

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
CAMDEN DIVISION**

In re: Lizette Cortes § Case No. 1:20-bk-19567  
§  
§  
Debtor(s) §

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**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED  
AND APPLICATION TO BE DISCHARGED (TDR)**

ANDREW SKLAR, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$0.00</u> (without deducting any secured claims)	Assets Exempt: <u>\$31,583.76</u>
Total Distribution to Claimants: <u>\$18,751.50</u>	Claims Discharged Without Payment: <u>\$9,787.00</u>
Total Expenses of Administration: <u>\$6,929.85</u>	

3) Total gross receipts of \$30,000.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$4,318.65 (see **Exhibit 2**), yielded net receipts of \$25,681.35 from liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	88,270.24	108,312.66	0.00	0.00
PRIORITY CLAIMS				
CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )	0.00	6,929.85	6,929.85	6,929.85
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )	0.00	750.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )	1,748.75	4,171.56	0.00	0.00
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )	21,234.63	19,639.25	18,751.50	18,751.50
<b>TOTAL DISBURSEMENTS</b>	<b>\$111,253.62</b>	<b>\$139,803.32</b>	<b>\$25,681.35</b>	<b>\$25,681.35</b>

4) This case was originally filed under Chapter 13 on 08/13/2020 and it was converted to Chapter 7 on 06/21/2021. The case was pending for 10 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 04/08/2022 By: /s/ ANDREW SKLAR  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

## EXHIBITS TO FINAL ACCOUNT

### EXHIBIT 1 - GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE <sup>1</sup>	\$ AMOUNT RECEIVED
5610 HUNTER COURT, MILLVILLE, NJ	1110-000	30,000.00
<b>TOTAL GROSS RECEIPTS</b>		<b>\$30,000.00</b>

<sup>1</sup> The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

### EXHIBIT 2 - FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRANS. CODE	\$ AMOUNT PAID
Lizette Cortes	additional surplus funds to Debtor	8200-002	4,318.65
<b>TOTAL FUNDS PAID TO DEBTOR &amp; THIRD PARTIES</b>			<b>\$4,318.65</b>

### EXHIBIT 3 - SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
10	Home Point Financial Corporation	4110-000	88,270.24	87,866.92	0.00	0.00
11	Ally Bank Lease Trust	4210-000	N/A	20,445.74	0.00	0.00
<b>TOTAL SECURED CLAIMS</b>			<b>\$88,270.24</b>	<b>\$108,312.66</b>	<b>\$0.00</b>	<b>\$0.00</b>

### EXHIBIT 4 - CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
ANDREW SKLAR	2100-000	N/A	3,321.64	3,321.64	3,321.64
ANDREW SKLAR	2200-000	N/A	41.36	41.36	41.36
Sharer, Petree, Botz & Snyder	3410-000	N/A	2,031.00	2,031.00	2,031.00
Sharer, Petree, Botz & Snyder	3420-000	N/A	14.65	14.65	14.65
Signature Bank	2600-000	N/A	91.28	91.28	91.28
Sklar Law, LLC	3110-000	N/A	1,365.00	1,365.00	1,365.00
Sklar Law, LLC	3120-000	N/A	64.92	64.92	64.92
<b>TOTAL CHAPTER 7 ADMIN. FEES and CHARGES</b>		<b>N/A</b>	<b>\$6,929.85</b>	<b>\$6,929.85</b>	<b>\$6,929.85</b>

### EXHIBIT 5 - PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
ANDREW SKLAR	6700-000	N/A	750.00	0.00	0.00
<b>TOTAL PRIOR CHAPTER ADMIN. FEES and CHARGES</b>		<b>N/A</b>	<b>\$750.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

**EXHIBIT 6 - PRIORITY UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
6	Dept of Treasury-Division of Taxation	5800-000	0.00	35.00	0.00	0.00
12	Department of the Treasury	5800-000	N/A	4,136.56	0.00	0.00
NOTFILED	Internal Revenue Service	5800-000	1,748.75	0.00	0.00	0.00
<b>TOTAL PRIORITY UNSECURED CLAIMS</b>			<b>\$1,748.75</b>	<b>\$4,171.56</b>	<b>\$0.00</b>	<b>\$0.00</b>

**EXHIBIT 7 - GENERAL UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	Quantum3 Group LLC as agent for	7100-000	205.00	144.73	144.73	144.73
1-I	Quantum3 Group LLC as agent for	7990-000	N/A	0.18	0.18	0.18
2	Midland Credit Management, Inc.	7100-000	1,651.00	1,651.08	1,651.08	1,651.08
2-I	Midland Credit Management, Inc.	7990-000	N/A	2.00	2.00	2.00
3	Citibank, N.A.	7100-000	1,324.00	1,324.66	1,324.66	1,324.66
3-I	Citibank, N.A.	7990-000	N/A	1.61	1.61	1.61
4	JPMorgan Chase Bank, N.A.	7100-000	1,331.00	1,331.68	1,331.68	1,331.68
4-I	JPMorgan Chase Bank, N.A.	7990-000	N/A	1.62	1.62	1.62
5	Quantum3 Group LLC as agent for	7100-000	N/A	5,267.83	5,267.83	5,267.83
5-I	Quantum3 Group LLC as agent for	7990-000	N/A	6.40	6.40	6.40
6-I	Dept of Treasury-Division of Taxation	7990-000	N/A	0.04	0.00	0.00
7	Midland Funding LLC	7100-000	1,734.00	1,734.01	1,734.01	1,734.01
7-I	Midland Funding LLC	7990-000	N/A	2.11	2.11	2.11
8	Synchrony Bank	7100-000	2,931.00	2,903.81	2,903.81	2,903.81
8-I	Synchrony Bank	7990-000	N/A	3.53	3.53	3.53
9	PYOD, LLC	7100-000	168.00	329.06	329.06	329.06
9-I	PYOD, LLC	7990-000	N/A	0.40	0.40	0.40
12	Department of the Treasury	7100-000	N/A	0.00	0.00	0.00

12	Department of the Treasury	7300-000	N/A	887.71	0.00	0.00
13	Dept of Treasury-Division of Taxation	7100-000	2,103.63	4,041.88	4,041.88	4,041.88
13-I	Dept of Treasury-Division of Taxation	7990-000	N/A	4.91	4.91	4.91
NOTFILED	American Honda Finance	7100-000	689.00	0.00	0.00	0.00
NOTFILED	Avant	7100-000	689.00	0.00	0.00	0.00
NOTFILED	Bank Of America	7100-000	1,775.00	0.00	0.00	0.00
NOTFILED	Barclays Bank Delaware	7100-000	4,563.00	0.00	0.00	0.00
NOTFILED	First Premier	7100-000	33.00	0.00	0.00	0.00
NOTFILED	IC System	7100-000	670.00	0.00	0.00	0.00
NOTFILED	Merrick Bank	7100-000	1,141.00	0.00	0.00	0.00
NOTFILED	TRAF GROUP/A-1 COLLECTIONS	7100-000	157.00	0.00	0.00	0.00
NOTFILED	TRAF GROUP/A-1 COLLECTIONS	7100-000	70.00	0.00	0.00	0.00
<b>TOTAL GENERAL UNSECURED CLAIMS</b>			<b>\$21,234.63</b>	<b>\$19,639.25</b>	<b>\$18,751.50</b>	<b>\$18,751.50</b>

**FORM 1  
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT  
ASSET CASES**

Exhibit 8

Page: 1

**Case Number:** 20-19567 ABA  
**Case Name:** Lizette Cortes

**Trustee:** ANDREW SKLAR  
**Filed (f) or Converted (c):** 06/21/21 (c)  
**\$341(a) Meeting Date:** 09/14/20  
**Claims Bar Date:** 09/21/21

**Period Ending:** 04/08/22

1 Ref #	2 Asset Description (Scheduled And Unscheduled (u) Property)	3 Petition/ Unscheduled Values	4 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	5 Property Abandoned OA=\$554(a) Abandon	6 Sale/Funds Received by the Estate	7 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	5610 HUNTER COURT, MILLVILLE, NJ 8/2/21- TR filed notice settlement w/Debtor for payment \$30K - docket #55 8/25/21 - Cert No Obj Settlement - Docket #60	120,000.00	30,000.00		30,000.00	FA
2	HOUSEHOLD GOODS AND FURNISHINGS	4,000.00	0.00		0.00	FA
3	ELECTRONICS	2,000.00	0.00		0.00	FA
4	FIREARMS, SPORTS, PHOTOGRAPHIC AND HOBBY EQUIP.	100.00	0.00		0.00	FA
5	WEARING APPAREL	3,000.00	0.00		0.00	FA
6	FURS AND JEWELRY	1,700.00	0.00		0.00	FA
7	BAY ATLANTIC FEDERAL CREDIT UNION -CK	585.00	0.00		0.00	FA
8	BAY ATLANTIC FEDERAL CREDIT UNION CK	1.00	0.00		0.00	FA
9	BAY ATLANTIC FEDERAL CREDIT UNION SAVINGS	468.00	0.00		0.00	FA
<b>TOTALS (Excluding Unknown Values)</b>		<b>\$131,854.00</b>	<b>\$30,000.00</b>		<b>\$30,000.00</b>	<b>\$0.00</b>

**Major activities affecting case closing:**

TFR: 10/19/21  
TFR APPROVAL: 12/8/2021  
FINAL MTG: 1/27/2022  
TDR: 4/8/22  
TDR APPROVAL: PENDING

\*NEW Distribution w/TFR - after approval of TFR IRS Amended Claim to Zero\* - Send revised distribution w/TDR

**Initial Projected Date of Final Report (TFR):** September 25, 2023

**Current Projected Date of Final Report (TFR):** October 19, 2021 (Actual)

April 08, 2022

Date

/s/ ANDREW SKLAR

ANDREW SKLAR

**Form 2**  
**Cash Receipts and Disbursements Record**

Exhibit 9

Page: 1

**Case Number:** 20-19567 ABA

**Case Name:** Lizette Cortes

**Taxpayer ID#:** \*\*\_\*\*\*0541

**Period Ending:** 04/08/22

**Trustee:** ANDREW SKLAR

**Bank Name:** Signature Bank

**Account:** \*\*\*\*\*5968 - Checking

**Blanket Bond:** \$30,119,152.00 (per case limit)

**Separate Bond:** N/A

1 Trans. Date	2 Check or Ref. #	3 Paid To / Received From	4 Description of Transaction	Uniform Tran. Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
08/02/21	Asset #1	Ocean First Bank	redemption of equity	1110-000	30,000.00		30,000.00
08/31/21		Signature Bank	Bank and Technology Services Fee	2600-000		43.27	29,956.73
09/30/21		Signature Bank	Bank and Technology Services Fee	2600-000		48.01	29,908.72
01/27/22	1001	ANDREW SKLAR	Dividend of 100.000000000%. TRUSTEE COMP	2100-000		3,321.64	26,587.08
01/27/22	1002	ANDREW SKLAR	Dividend of 100.000000000%. TRUSTEE EXPENSES	2200-000		41.36	26,545.72
01/27/22	1003	Sklar Law, LLC	Dividend of 100.000000000%. ATTY FOR TR FEES 10/14/21 -Fee Application Filed 11/18/21 - Order granting fees & expenses - docket #78	3110-000		1,365.00	25,180.72
01/27/22	1004	Sklar Law, LLC	Dividend of 100.000000000%. ATTY FOR TR EXPENSES	3120-000		64.92	25,115.80
01/27/22	1005	Sharer, Petree, Botz & Snyder	Dividend of 100.000000000%. ACCT FOR TR FEES 10/14/21 - Order allowing fees & expenses - docket #73	3410-000		2,031.00	23,084.80
01/27/22	1006	Sharer, Petree, Botz & Snyder	Dividend of 100.000000000%. ACCT FOR TR EXPENSES	3420-000		14.65	23,070.15
01/27/22	1007	Dept of Treasury-Division of Taxation	Claim:\$35.00, Interest:\$0.04; Priority tax x7816 ; Voided on 02/18/2022			35.04	23,035.11

**Form 2**  
**Cash Receipts and Disbursements Record**

Exhibit 9

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**Case Number:** 20-19567 ABA

**Case Name:** Lizette Cortes

**Taxpayer ID#:** \*\*\_\*\*\*0541

**Period Ending:** 04/08/22

**Trustee:** ANDREW SKLAR

**Bank Name:** Signature Bank

**Account:** \*\*\*\*\*5968 - Checking

**Blanket Bond:** \$30,119,152.00 (per case limit)

**Separate Bond:** N/A

1 Trans. Date	2 Check or Ref. #	3 Paid To / Received From	4 Description of Transaction	Uniform Tran. Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
01/27/22		Dept of Treasury-Division of Taxation	Dividend of 35.00 100.000000000%, Claim No.6. Priority tax x7816	5800-000			23,035.11
01/27/22		Dept of Treasury-Division of Taxation	Dividend of 0.04 100.000000000%, Claim No.6-l.	7990-000			23,035.11
01/27/22	1008	Quantum3 Group LLC as agent for	Claim:\$144.73, Interest:\$0.18; GUS-X1417			144.91	22,890.20
01/27/22		Quantum3 Group LLC as agent for	Dividend of 144.73 100.000000000%, Claim No.1. GUS-X1417	7100-000			22,890.20
01/27/22		Quantum3 Group LLC as agent for	Dividend of 0.18 100.000000000%, Claim No.1-l.	7990-000			22,890.20
01/27/22	1009	Midland Credit Management, Inc.	Claim:\$1651.08, Interest:\$2.00; GUS-X2890			1,653.08	21,237.12
01/27/22		Midland Credit Management, Inc.	Dividend of 1,651.08 100.000000000%, Claim No.2. GUS-X2890	7100-000			21,237.12
01/27/22		Midland Credit Management, Inc.	Dividend of 2.00 100.000000000%, Claim No.2-l.	7990-000			21,237.12
01/27/22	1010	Citibank, N.A.	Claim:\$1324.66, Interest:\$1.61; GUS-X4818			1,326.27	19,910.85



**Form 2**  
**Cash Receipts and Disbursements Record**

Exhibit 9

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**Case Number:** 20-19567 ABA

**Case Name:** Lizette Cortes

**Taxpayer ID#:** \*\*\_\*\*\*0541

**Period Ending:** 04/08/22

**Trustee:** ANDREW SKLAR

**Bank Name:** Signature Bank

**Account:** \*\*\*\*\*5968 - Checking

**Blanket Bond:** \$30,119,152.00 (per case limit)

**Separate Bond:** N/A

1	2	3	4		5	6	7
Trans. Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Receipts \$	Disbursements \$	Checking Account Balance
01/27/22		Citibank, N.A.	Dividend of 1,324.66 100.000000000%, Claim No.3. GUS-X4818	7100-000			19,910.85
01/27/22		Citibank, N.A.	Dividend of 1.61 100.000000000%, Claim No.3-l.	7990-000			19,910.85
01/27/22	1011	JPMorgan Chase Bank, N.A.	Claim:\$1331.68, Interest:\$1.62; GUS-X4805			1,333.30	18,577.55
01/27/22		JPMorgan Chase Bank, N.A.	Dividend of 1,331.68 100.000000000%, Claim No.4. GUS-X4805	7100-000			18,577.55
01/27/22		JPMorgan Chase Bank, N.A.	Dividend of 1.62 100.000000000%, Claim No.4-l.	7990-000			18,577.55
01/27/22	1012	Quantum3 Group LLC as agent for	Claim:\$5267.83, Interest:\$6.40; GUS-X6931			5,274.23	13,303.32
01/27/22		Quantum3 Group LLC as agent for	Dividend of 5,267.83 100.000000000%, Claim No.5. GUS-X6931	7100-000			13,303.32
01/27/22		Quantum3 Group LLC as agent for	Dividend of 6.40 100.000000000%, Claim No.5-l.	7990-000			13,303.32
01/27/22	1013	Midland Funding LLC	Claim:\$1734.01, Interest:\$2.11; GUS-X4286			1,736.12	11,567.20

**Form 2**  
**Cash Receipts and Disbursements Record**

Exhibit 9

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**Case Number:** 20-19567 ABA

**Case Name:** Lizette Cortes

**Taxpayer ID#:** \*\*\_\*\*\*0541

**Period Ending:** 04/08/22

**Trustee:** ANDREW SKLAR

**Bank Name:** Signature Bank

**Account:** \*\*\*\*\*5968 - Checking

**Blanket Bond:** \$30,119,152.00 (per case limit)

**Separate Bond:** N/A

1	2	3	4		5	6	7
Trans. Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Receipts \$	Disbursements \$	Checking Account Balance
01/27/22		Midland Funding LLC	Dividend of 1,734.01 100.000000000%, Claim No.7. GUS-X4286	7100-000			11,567.20
01/27/22		Midland Funding LLC	Dividend of 2.11 100.000000000%, Claim No.7-l.	7990-000			11,567.20
01/27/22	1014	Synchrony Bank	Claim:\$2903.81, Interest:\$3.53; GUS-X8581			2,907.34	8,659.86
01/27/22		Synchrony Bank	Dividend of 2,903.81 100.000000000%, Claim No.8. GUS-X8581	7100-000			8,659.86
01/27/22		Synchrony Bank	Dividend of 3.53 100.000000000%, Claim No.8-l.	7990-000			8,659.86
01/27/22	1015	PYOD, LLC	Claim:\$329.06, Interest:\$0.40; GUS-X1030			329.46	8,330.40
01/27/22		PYOD, LLC	Dividend of 329.06 100.000000000%, Claim No.9. GUS-X1030	7100-000			8,330.40
01/27/22		PYOD, LLC	Dividend of 0.40 100.000000000%, Claim No.9-l.	7990-000			8,330.40
01/27/22	1016	Dept of Treasury-Division of Taxation	Claim:\$4041.88, Interest:\$4.91; General Unsecured taxes x7816			4,046.79	4,283.61

**Form 2**  
**Cash Receipts and Disbursements Record**

Exhibit 9

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**Case Number:** 20-19567 ABA

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**Taxpayer ID#:** \*\*\_\*\*\*0541

**Period Ending:** 04/08/22

**Trustee:** ANDREW SKLAR

**Bank Name:** Signature Bank

**Account:** \*\*\*\*\*5968 - Checking

**Blanket Bond:** \$30,119,152.00 (per case limit)

**Separate Bond:** N/A

1 Trans. Date	2 Check or Ref. #	3 Paid To / Received From	4 Description of Transaction	Uniform Tran. Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
01/27/22		Dept of Treasury-Division of Taxation	Dividend of 4,041.88 100.000000000%, Claim No.13. General Unsecured taxes x7816	7100-000			4,283.61
01/27/22		Dept of Treasury-Division of Taxation	Dividend of 4.91 100.000000000%, Claim No.13-I.	7990-000			4,283.61
01/27/22	1017	Lizette Cortes	Dividend of 100.000000000%, Claim No.SURPLUS.	8200-002		4,283.61	0.00
02/18/22	1007	Dept of Treasury-Division of Taxation	Claim:\$35.00, Interest:\$0.04; Priority tax x7816 ; Voided: Check issued on 01/27/2022			-35.04	35.04
02/18/22	1007	Dept of Treasury-Division of Taxation	Dividend of -35.00 100.000000000%, Claim No.6. Priority tax x7816	5800-003			35.04
02/18/22	1007	Dept of Treasury-Division of Taxation	Dividend of -0.04 100.000000000%, Claim No.6-I.	7990-003			35.04
02/19/22	1018	Lizette Cortes	additional surplus funds to Debtor	8200-002		35.04	0.00

**ACCOUNT TOTALS**

Less: Bank Transfers

**30,000.00**

0.00

**30,000.00**

0.00

**\$0.00**

**Subtotal**

Less: Payment to Debtors

**30,000.00**

**30,000.00**

4,318.65

**NET Receipts / Disbursements**

**\$30,000.00**

**\$25,681.35**

**Form 2**  
**Cash Receipts and Disbursements Record**

Exhibit 9

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Net Receipts:	\$30,000.00
Less Payments to Debtor:	4,318.65
Net Estate:	\$25,681.35

<b>TOTAL - ALL ACCOUNTS</b>	<b>Net Receipts</b>	<b>Net Disbursements</b>	<b>Account Balances</b>
<b>Checking # *****5968</b>	<b>30,000.00</b>	<b>25,681.35</b>	<b>0.00</b>
	<b>\$30,000.00</b>	<b>\$25,681.35</b>	<b>\$0.00</b>